## GLOBE LIFE INC. Life Annualized Premium In Force<sup>(1)</sup> Rollforward and Lapse Rates

(Unaudited)

(Dollar amounts in thousands)

Manerican Income		March 31, 2022		December 31, 2021		September 30, 2021		June 30, 2021		March 31, 2021	
Beginning of quarter   \$1,458,408		Amount		Amount		Amount		Amount		Amount	
Quarter   \$1,458,408   \$1,427,818   \$1,394,464   \$1,354,878   \$1,325,293   \$1,225											
Lapses   First year   (24,008)   10,19%   (19,181)   8,23%   (16,700)   7,30%   (15,028)   6,81%   (17,627)   8,16%   (16,700)   (26,705)   2,20%   (22,655)   1,91%   (20,721)   1,79%   (20,366)   1,80%   (18,821)   1,71%   (20,721)   1,79%   (20,366)   1,80%   (18,821)   1,71%   (30,500)   (36,448)   2,76%   (36,		- \$1,458,408		\$1,427,818		\$1,394,464		\$1,354,878		\$1,325,293	
First year (24,008) 10,19% (19,181) 8,23% (16,700) 7,30% (15,028) 6,81% (17,627) 8,16% Renewal year (26,705) 2,20% (22,655) 1,91% (20,721) 1,79% (20,366) 1,80% (18,821) 1,71% (50,713) 3,49% (41,836) 2,95% (37,421) 2,70% (35,934) 2,62% (36,448) 2,76% (36,448) 2,	Net sales	85,350		74,007		73,649		73,233		69,623	
Renewal year   (26,705)   2,20%   (22,655)   1,91%   (20,721)   1,79%   (20,366)   1,80%   (18,821)   1,71%   (50,713)   3,49%   (41,836)   2,95%   (37,421)   2,70%   (35,394)   2,62%   (36,448)   2,76	Lapses										
Deaths and other   Consumer   C	First year	(24,008)	10.19%	(19,181)	8.23%	(16,700)	7.30%	(15,028)	6.81%	(17,627)	8.16%
Deaths and other   2	Renewal year	(26,705)	2.20%	(22,655)	1.91%	(20,721)	1.79%	(20,366)	1.80%	(18,821)	1.71%
Direct to Consumer Division		(50,713)	3.49%	(41,836)	2.95%	(37,421)	2.70%	(35,394)	2.62%	(36,448)	2.76%
Direct to Consumer Division   Seginning of quarter   929,197   928,520   918,660   899,778   881,012   39,691   14,281   39,691   14,281   39,691   14,281   39,691   14,281   39,691   14,281   39,691   14,281   14,086   14,086   1,736   16,363   1,90%   (16,304)   15,52%   (11,365)   10,43%   (12,226)   11,38%   14,086   14,096   1,73%   (15,485)   1,90%   (13,326)   1,67%   (10,029)   1,29%   (9,979)   1,31%   (26,827)   2,95%   (30,808)   3,39%   (29,630)   3,29%   (21,394)   2,42%   (22,205)   2,56%   1,280	Deaths and other <sup>(2)</sup>	(822)		(1,581)		(2,874)		1,747		(3,590)	
Division   Beginning of quarter   929,197   928,520   918,660   899,778   881,012	End of quarter	1,492,223		1,458,408		1,427,818		1,394,464		1,354,878	
Division   Beginning of quarter   929,197   928,520   918,660   899,778   881,012											
quarter         929,197         928,520         918,660         899,778         881,012           Net sales         33,913         33,805         33,069         42,281         39,691           Lapses         First year         (12,731)         13.87%         (15,445)         15.83%         (16,304)         15.52%         (11,365)         10.43%         (12,226)         11.38%           Renewal year         (14096)         1.73%         (15,363)         1.90%         (13,326)         1.67%         (10,029)         1.29%         (9,979)         1.31%           Renewal year         (14096)         1.73%         (15,363)         1.90%         (13,326)         1.67%         (10,029)         1.29%         (9,979)         1.31%           Peaths and other!2         2.955         (2,320)         6,421         (2,005)         1,280           End of quarter         939,238         929,197         928,520         918,660         899,778           Liberty National Division           Beginning of quarter         341,332         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>											
Lapses  First year (12,731) 13.87% (15,445) 15.83% (16,304) 15.52% (11,365) 10.43% (12,226) 11.38% Renewal year (14,096) 1.73% (15,363) 1.90% (13,326) 1.67% (10,029) 1.29% (9,979) 1.31% (26,827) 2.95% (30,808) 3.39% (29,630) 3.29% (21,394) 2.42% (22,205) 2.56% Deaths and other (2) 2,955 (2,320) 6.421 (2,005) 1.280 End of quarter 939,238 929,197 928,520 918,660 899,778    Liberty National Division   Death of quarter   341,332   336,199   330,157   322,693   318,545     Lapses   First year (6,585) 9.46% (6,062) 8.88% (5,308) 8.14% (4,289) 7.20% (4,651) 8.27% Renewal year (8,454) 3.10% (6,653) 2.47% (5,971) 2.23% (5,343) 2.01% (7,015) 2.66% (15,039) 4.40% (12,715) 3.76% (11,279) 3.39% (9,632) 2.96% (11,666) 3.65% Deaths and other (2) 508 (979) (888) (827) (411) End of quarter 344,166 341,332 336,199 330,157 322,693		- 929,197		928,520		918,660		899,778		881,012	
First year         (12,731)         13.87%         (15,445)         15.83%         (16,304)         15.52%         (11,365)         10.43%         (12,226)         11.38%           Renewal year         (14,096)         1.73%         (15,363)         1.90%         (13,326)         1.67%         (10,029)         1.29%         (9,979)         1.31%           (26,827)         2.95%         (30,808)         3.39%         (29,630)         3.29%         (21,394)         2.42%         (22,205)         2.56%           Deaths and other <sup>(2)</sup> 2.955         (2,320)         6,421         (2,005)         1,280           End of quarter         939,238         929,197         928,520         918,660         899,778           Liberty National Division         899,778         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses         First year         (6,585)         9.46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%         (4,651)         8.27%           Renewal year         (8,454)         3.10%         (6,653)         2.47%         (5,971)         2.23%         (5,343)         2.0	Net sales	33,913		33,805		33,069		42,281		39,691	
Renewal year         (14,096)         1.73%         (15,363)         1.90%         (13,326)         1.67%         (10,029)         1.29%         (9,979)         1.31%           (26,827)         2.95%         (30,808)         3.39%         (29,630)         3.29%         (21,394)         2.42%         (22,205)         2.56%           Deaths and other <sup>(2)</sup> 2,955         (2,320)         6,421         (2,005)         1,280           End of quarter         939,238         929,197         928,520         918,660         899,778           Liberty National Division           Beginning of quarter         341,332         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses         First year         (6,585)         9.46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%         (4,651)         8.27%           Renewal year         (8,454)         3.10%         (6,653)         2.47%         (5,971)         2.23%         (5,343)         2.01%         (7,015)         2.66%           Deaths and other <sup>(2)</sup> 508         (979)	Lapses										
Liberty National Division         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses         First year         (6,585)         9,46%         (6,062)         8,88%         (5,308)         8,14%         (4,289)         7,20%         (4,651)         8,27%           Renewal year         (8,454)         3,10%         (6,653)         2,47%         (5,971)         2,23%         (5,343)         2,01%         (7,015)         2,66%           Deaths and other <sup>(2)</sup> 508         (979)         (888)         (827)         (411)         End of quarter         344,136         214,248         214,842         214,801         215,015         215,015         25,56%	First year	(12,731)	13.87%	(15,445)	15.83%	(16,304)	15.52%	(11,365)	10.43%	(12,226)	11.38%
Deaths and other <sup>(2)</sup> 2,955         (2,320)         6,421         (2,005)         1,280           End of quarter         939,238         929,197         928,520         918,660         899,778           Liberty National Division           Beginning of quarter         341,332         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses         First year         (6,585)         9,46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%         (4,651)         8.27%           Renewal year         (8,454)         3,10%         (6,653)         2,47%         (5,971)         2,23%         (5,343)         2,01%         (7,015)         2,66%           Deaths and other <sup>(2)</sup> 508         (979)         (888)         (827)         (411)           End of quarter         344,166         341,332         336,199         330,157         322,693           Other         213,164         214,248         214,842         214,801         215,015	Renewal year	(14,096)	1.73%	(15,363)	1.90%	(13,326)	1.67%	(10,029)	1.29%	(9,979)	1.31%
End of quarter         939,238         929,197         928,520         918,660         899,778           Liberty National Division           Beginning of quarter         341,332         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses         First year         (6,585)         9.46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%         (4,651)         8.27%           Renewal year         (8,454)         3.10%         (6,653)         2.47%         (5,971)         2.23%         (5,343)         2.01%         (7,015)         2.66%           Renewal year         (15,039)         4.40%         (12,715)         3.76%         (11,279)         3.39%         (9,632)         2.96%         (11,666)         3.65%           Deaths and other <sup>(2)</sup> 508         (979)         (888)         (827)         (411)           End of quarter         344,166         341,332         336,199         330,157         322,693           Other         213,164         214,248         214,842         214,801         215,015		(26,827)	2.95%	(30,808)	3.39%	(29,630)	3.29%	(21,394)	2.42%	(22,205)	2.56%
Liberty National Division       Beginning of quarter     341,332     336,199     330,157     322,693     318,545       Net sales     17,365     18,827     18,209     17,923     16,225       Lapses       First year     (6,585)     9,46%     (6,062)     8,88%     (5,308)     8,14%     (4,289)     7,20%     (4,651)     8,27%       Renewal year     (8,454)     3,10%     (6,653)     2,47%     (5,971)     2,23%     (5,343)     2,01%     (7,015)     2,66%       Peaths and other <sup>(2)</sup> 508     (979)     (888)     (827)     (411)       End of quarter     344,166     341,332     336,199     330,157     322,693       Other     213,164     214,248     214,842     214,801     215,015	Deaths and other(2)	2,955		(2,320)		6,421		(2,005)		1,280	
Beginning of quarter         341,332         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses           First year         (6,585)         9,46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%         (4,651)         8.27%           Renewal year         (8,454)         3.10%         (6,653)         2.47%         (5,971)         2.23%         (5,343)         2.01%         (7,015)         2.66%           (15,039)         4.40%         (12,715)         3.76%         (11,279)         3.39%         (9,632)         2.96%         (11,666)         3.65%           Deaths and other <sup>(2)</sup> 508         (979)         (888)         (827)         (411)           End of quarter         344,166         341,332         336,199         330,157         322,693           Other         213,164         214,248         214,842         214,801         215,015	End of quarter	939,238		929,197		928,520		918,660		899,778	
Beginning of quarter         341,332         336,199         330,157         322,693         318,545           Net sales         17,365         18,827         18,209         17,923         16,225           Lapses           First year         (6,585)         9,46%         (6,062)         8.88%         (5,308)         8.14%         (4,289)         7.20%         (4,651)         8.27%           Renewal year         (8,454)         3.10%         (6,653)         2.47%         (5,971)         2.23%         (5,343)         2.01%         (7,015)         2.66%           (15,039)         4.40%         (12,715)         3.76%         (11,279)         3.39%         (9,632)         2.96%         (11,666)         3.65%           Deaths and other <sup>(2)</sup> 508         (979)         (888)         (827)         (411)           End of quarter         344,166         341,332         336,199         330,157         322,693           Other         213,164         214,248         214,842         214,801         215,015											
quarter       341,332       336,199       330,157       322,693       318,545         Net sales       17,365       18,827       18,209       17,923       16,225         Lapses         First year       (6,585)       9.46%       (6,062)       8.88%       (5,308)       8.14%       (4,289)       7.20%       (4,651)       8.27%         Renewal year       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%       (7,015)       2.66%         (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%       (11,666)       3.65%         Deaths and other <sup>(2)</sup> 508       (979)       (888)       (827)       (411)         End of quarter       344,166       341,332       336,199       330,157       322,693     Other  213,164  214,248  214,842  214,842  214,801  215,015											
Lapses         First year       (6,585)       9.46%       (6,062)       8.88%       (5,308)       8.14%       (4,289)       7.20%       (4,651)       8.27%         Renewal year       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%       (7,015)       2.66%         (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%       (11,666)       3.65%         Deaths and other <sup>(2)</sup> 508       (979)       (888)       (827)       (411)         End of quarter       344,166       341,332       336,199       330,157       322,693         Other       213,164       214,248       214,842       214,801       215,015		341,332		336,199		330,157		322,693		318,545	
First year       (6,585)       9.46%       (6,062)       8.88%       (5,308)       8.14%       (4,289)       7.20%       (4,651)       8.27%         Renewal year       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%       (7,015)       2.66%         (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%       (11,666)       3.65%         Deaths and other <sup>(2)</sup> 508       (979)       (888)       (827)       (411)         End of quarter       344,166       341,332       336,199       330,157       322,693         Other       213,164       214,248       214,842       214,801       215,015	Net sales	17,365		18,827		18,209		17,923		16,225	
Renewal year       (8,454)       3.10%       (6,653)       2.47%       (5,971)       2.23%       (5,343)       2.01%       (7,015)       2.66%         (15,039)       4.40%       (12,715)       3.76%       (11,279)       3.39%       (9,632)       2.96%       (11,666)       3.65%         Deaths and other <sup>(2)</sup> 508       (979)       (888)       (827)       (411)         End of quarter       344,166       341,332       336,199       330,157       322,693             Other       213,164       214,248       214,842       214,801       215,015	Lapses										
Deaths and other <sup>(2)</sup> 508     (979)     (888)     (827)     (411)       End of quarter     344,166     341,332     336,199     330,157     322,693       Other     213,164     214,248     214,842     214,801     215,015	First year	(6,585)	9.46%	(6,062)	8.88%	(5,308)	8.14%	(4,289)	7.20%	(4,651)	8.27%
Deaths and other (2)       508       (979)       (888)       (827)       (411)         End of quarter       344,166       341,332       336,199       330,157       322,693         Other       213,164       214,248       214,842       214,801       215,015	Renewal year	(8,454)	3.10%	(6,653)	2.47%	(5,971)	2.23%	(5,343)	2.01%	(7,015)	2.66%
Deaths and other (2)       508       (979)       (888)       (827)       (411)         End of quarter       344,166       341,332       336,199       330,157       322,693         Other       213,164       214,248       214,842       214,801       215,015		(15,039)	4.40%	(12,715)	3.76%	(11,279)	3.39%	(9,632)	2.96%	(11,666)	3.65%
End of quarter     344,166     341,332     336,199     330,157     322,693       Other     213,164     214,248     214,842     214,801     215,015	Deaths and other <sup>(2)</sup>	508		(979)		(888)				(411)	
2.1,2.1		344,166				336,199		330,157		<u>`</u>	
	Other	213,164		214,248		214,842		214,801		215,015	
	Total Life							\$2,858,082			

<sup>(1)</sup> 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.

Note: The following divisions are exclusive agencies of Globe Life Inc.: American Income Life Division, Family Heritage Division, and Liberty National Division.

<sup>(2)</sup> Include foreign exchange adjustments, source data adjustments, changes in coverage and timing differences.