

**GLOBE LIFE INC.**  
**Life Annualized Premium In Force<sup>(1)</sup> Rollforward and Lapse Rates**  
(Unaudited)  
(Dollar amounts in thousands)

	September 30, 2023		June 30, 2023		March 31, 2023		December 31, 2022		September 30, 2022	
	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate	Amount	Lapse Rate
<b>American Income Life Division</b>										
Beginning of quarter	\$1,613,415		\$1,580,423		\$1,553,003		\$1,536,438		\$1,521,840	
Net sales	81,066		81,940		83,329		69,796		76,405	
Lapses										
First year	(22,229)	8.50%	(20,233)	7.93%	(21,793)	8.92%	(21,697)	8.83%	(23,918)	9.70%
Renewal year	(33,207)	2.48%	(32,381)	2.45%	(32,016)	2.46%	(32,577)	2.55%	(31,289)	2.47%
	(55,436)	3.46%	(52,614)	3.34%	(53,809)	3.48%	(54,274)	3.56%	(55,207)	3.65%
Deaths and other <sup>(2)</sup>	(3,839)		3,666		(2,100)		1,043		(6,600)	
End of quarter	1,635,206		1,613,415		1,580,423		1,553,003		1,536,438	
<b>Direct to Consumer Division</b>										
Beginning of quarter	942,859		946,496		936,507		938,333		939,186	
Net sales	26,497		31,629		32,467		30,676		28,774	
Lapses										
First year	(13,899)	18.45%	(12,988)	16.74%	(11,164)	14.61%	(13,207)	16.99%	(15,190)	18.37%
Renewal year	(17,638)	2.08%	(17,586)	2.08%	(15,003)	1.79%	(17,951)	2.14%	(18,815)	2.25%
	(31,537)	3.42%	(30,574)	3.31%	(26,167)	2.86%	(31,158)	3.40%	(34,005)	3.70%
Deaths and other <sup>(2)</sup>	837		(4,692)		3,689		(1,344)		4,378	
End of quarter	938,656		942,859		946,496		936,507		938,333	
<b>Liberty National Division</b>										
Beginning of quarter	374,893		367,543		360,963		353,113		349,377	
Net sales	24,165		23,269		21,979		23,252		18,513	
Lapses										
First year	(7,770)	8.77%	(6,703)	8.00%	(5,810)	7.38%	(6,684)	9.01%	(6,429)	8.94%
Renewal year	(8,064)	2.78%	(8,264)	2.88%	(7,796)	2.74%	(8,013)	2.85%	(7,552)	2.71%
	(15,834)	4.18%	(14,967)	4.03%	(13,606)	3.75%	(14,697)	4.13%	(13,981)	3.99%
Deaths and other <sup>(2)</sup>	(713)		(952)		(1,793)		(705)		(796)	
End of quarter	382,511		374,893		367,543		360,963		353,113	
<b>Other</b>	<b>208,989</b>		<b>209,714</b>		<b>210,829</b>		<b>211,047</b>		<b>211,408</b>	
<b>Total Life</b>	<b>\$3,165,362</b>		<b>\$3,140,881</b>		<b>\$3,105,291</b>		<b>\$3,061,520</b>		<b>\$3,039,292</b>	

(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.