

Torchmark Corporation News

Third Quarter Earnings Released

Torchmark reports 13% increase in third quarter 2000 earnings per share from operations. Below is an excerpt of the operating highlights contained in the Torchmark third quarter news release.

Operating Highlights

- ✦ Net operating income for the third quarter of 2000 was \$.72 per share (\$92 million), compared with \$.64 per share (\$85 million) for the third quarter of 1999, a 13% per share increase.
- ✦ Growth in total sales exceeded 15% for the fifth consecutive quarter when compared to prior year periods.
- ✦ Medicare Supplement sales were up 28% for the quarter and 19% for the nine months.
- ✦ For the fifth consecutive quarter, total premium revenues increased 8-9% over comparable prior years.
- ✦ Administrative expenses continued to decline as a percentage of premium revenues.

United American Independent Agency									
Annualized Life and Health Premiums Issued (Dollars in Millions)									
LIFE			HEALTH			TOTAL			
Nine months ended 9/30			Nine months ended 9/30			Nine months ended 9/30			
2000	1999	% Change	2000	1999	% Change	2000	1999	% Change	
\$17.1	\$8.9	92	\$55.0	\$48.1	14	\$72.2	\$57.0	27	

For a complete review of the Torchmark
Third Quarter report, visit our website
www.torchmarkcorp.com

In today's global economy, perhaps the most important step in the workflow process is communicating results. Since the internet revolution took shape several years ago, the World Wide Web has become the new standard for instant communication.

On Oct. 24, 2000 Torchmark went live with its first ever audio webcast of the third quarter earnings report. Torchmark's Website, launched in the first quarter of 1998, has been redesigned and expanded to make room for broadcasts like the webcast feature.

In order to better serve everyone's needs the Torchmark Website has become a valuable tool in communicating Company information.

As Torchmark begins its final push for the fourth quarter and prepares for the new year, www.torchmarkcorp.com will become a mainstay in Torchmark's repertoire of communication tools. So, whatever your favored form of communication, or medium preference, Torchmark uses them all to keep you informed on Company news.

Other News

Be sure to read the November 2000 issue of *Money* magazine which features an article about investing in the insurance sector and mentions Torchmark Corporation.