

Torchmark Corporation News

Third Quarter Earnings Released

Torchmark reports a 13 percent increase in third quarter 2000 earnings per share from operations. Below are 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 percent per share increase.
- Growth in total sales exceeded 15 percent for the fifth consecutive quarter when compared to prior year periods.
- Medicare Supplement sales were up 28 percent for the quarter and 19 percent for the nine months.
- For the fifth consecutive quarter, total premium revenues increased 8-9 percent over comparable prior years.
- Administrative expenses continued to decline as a percentage of premium revenues.

United American Exclusive Agency Division

Annualized Life and Health Premiums Issued
(Dollars in Millions)

TOTAL Nine months ended 9/30		
2000	1999	% Change
\$96.3	\$75.1	28

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 features like the audio webcasts.

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.