



Liberty National has been providing individual life and health insurance for more than 100 years

Liberty National Life Insurance Company, headquartered in Birmingham, Alabama, traces its origin back to 1900 when its predecessor was founded as the Heralds of Liberty, a fraternal organization. In 1929 Liberty National Insurance was incorporated as a stock company.

Today Liberty National is a wholly owned subsidiary of Torchmark Corporation (NYSE: TMK). TMK is one of the largest publicly held holding companies in the nation, specializing in life and health insurance.

Financial Strength: A+ Superior

Liberty National has an A+ (Superior) Financial Strength Rating by A.M. Best Company

According to A.M. Best: The rating of Liberty National Life Insurance Company reflects the company's strong earnings, favorable capitalization, and high credit quality bond portfolio. This rating also acknowledges the strong financial support of the Torchmark Corporation and Liberty National's established position as the lead life insurance provider for Torchmark.



For more than 30 consecutive years, Liberty National has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 06/08). We are also rated AA- "very strong" for Financial Strength by Standard & Poor's (as of 12/08).

Additionally, Liberty National Life has once again been recognized as one of the Ward's 50 Benchmark Group of life-health insurers based on safety, consistency, and performance.

Liberty National Life History

Over 100 years of success:

1900 - More than a century ago, a fraternal organization known as the Heralds of Liberty was formed and became the forerunner of our company. Later the name changed to Liberty Life Assurance Company.

1920s - In 1929 we were incorporated as a stock company called Liberty National Life Insurance Company and launched into the stormy sea of the Great Depression, which only buoyed our determination to succeed.

1930s - We reached \$30 million of life insurance in force.

1940s - Our reputation was growing. The company's unique philosophy of one-to-one customer service was steadily attracting customers and agents alike. In 1944 the acquisition of Brown-Service, a successful marketer of home service insurance with customers and agents all across Alabama was perhaps the most significant single event in our company's history. Liberty National's presence and its tradition of home service were widely known throughout Alabama. And soon beyond. We now serve the states of Alabama, Florida, Georgia, Louisiana, Mississippi, South Carolina and Tennessee.

1950s - We reached \$500 million insurance in force.

1960s - More growth as we acquired other companies. The company's products branched out to diversified policies. Most notably was the introduction of an affordable and quite popular cancer policy. Also, our financial services for customers expanded dramatically.

1970s - We reached \$5 billion insurance in force.

1980s - In this decade, after continued acquisitions, the Liberty National Insurance Holding Company became **Torchmark Corporation**, the parent company of Liberty National and a major listing on the New York Stock Exchange. This presence has added significant status and stability to our continued success in the Southeast, the industry and the nation.

1990s - We reached \$35 billion insurance in force.

2000 & Beyond - Liberty National is highly ranked among major insurance companies in the country. Yet we continue to operate and be known as a low cost provider because of our efficiency. After 100 years, success hasn't spoiled the business proposition we offered at the very beginning. Value.