

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

FORM 11-K

(Mark One)

☒ **ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934**

For the fiscal year ended December 31, 2025

OR

☐ **TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934**

For the transition period from _____ to _____

Commission File Number 001-08052

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(K) PROFIT SHARING PLAN
7677 Henneman Way
McKinney, Texas 75070
469-680-4169**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**GLOBE LIFE INC.
7677 Henneman Way
McKinney, Texas 75070
972-569-4000**

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
For the years ended December 31, 2025 and 2024

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Plan Participants and Plan Administrator of American Income Life Insurance Company Exempt Employees 401(K) Profit Sharing Plan

Opinion on the Financial Statements

We have audited the accompanying statements of net assets available for benefits of American Income Life Insurance Company Exempt Employees 401(k) Profit Sharing Plan (the "Plan") as of December 31, 2025 and 2024, the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2025 and 2024, and the changes in net assets available for benefits for the year ended December 31, 2025, in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinion

These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on the Plan's financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) (PCAOB) and are required to be independent with respect to the Plan in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

Report on Supplemental Schedule

The supplemental schedule of assets (held at end of year) as of December 31, 2025, has been subjected to audit procedures performed in conjunction with the audit of the Plan's financial statements. The supplemental schedule is the responsibility of the Plan's management. Our audit procedures included determining whether the supplemental schedule reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental schedule. In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. In our opinion, such schedule is fairly stated, in all material respects, in relation to the financial statements as a whole.

/s/ DELOITTE & TOUCHE LLP

Dallas, Texas
June 26, 2026

We have served as the auditor of the Plan since 2024.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
For the years ended December 31, 2025 and 2024

Statements of Net Assets Available for Benefits

	December 31,	
	2025	2024
Assets:		
Investments, at fair value:		
Globe Life Inc. common stock	\$ 68,851	\$ 30,920
Mutual funds	22,414,145	19,605,286
Short-term investments	238,767	170,046
	22,721,763	19,806,252
Investments, at contract value:		
Insurance company general account fund	2,064,935	3,678,378
Total investments	24,786,698	23,484,630
Receivables:		
Notes receivable from participants	435,961	447,548
Employer contribution receivable	453,664	433,664
Total assets	25,676,323	24,365,842
Net assets available for benefits	<u>\$ 25,676,323</u>	<u>\$ 24,365,842</u>

The accompanying notes are an integral part of these financial statements.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
For the years ended December 31, 2025 and 2024

Statements of Changes in Net Assets Available for Benefits

	2025
Additions:	
Investment income:	
Dividends on investments	\$ 1,136,977
Interest income	148,293
Total investment income	1,285,270
Net appreciation (depreciation) in fair value of investments	2,202,917
Contributions:	
Participant contributions	1,035,768
Rollover contributions	2,688
Employer contributions	1,318,801
Total contributions	2,357,257
Interest income—notes receivable from participants	26,094
Total additions	5,871,538
Deductions:	
Benefits paid to participants	4,441,982
Administrative expenses	12,604
Total deductions	4,454,586
Net increase (decrease) in net assets before plan transfers	1,416,952
Inter-plan transfer to GLSI Plan	(106,471)
Net increase (decrease) in net assets after plan transfers	1,310,481
Net assets available for benefits:	
Beginning of plan year	24,365,842
End of plan year	<u><u>\$ 25,676,323</u></u>

The accompanying notes are an integral part of these financial statements.

See Report of Independent Registered Public Accounting Firm.

**AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS**

For the years ended December 31, 2025 and 2024

NOTE A—DESCRIPTION OF PLAN

The American Income Life Insurance Company Exempt Employees 401(k) Profit Sharing Plan (the “Plan”) was adopted and began operations on January 1, 1965 by American Income Life Insurance Company (“American Income”). The following description of the Plan provides only general information. Participants should refer to the Plan agreement for more complete information.

General

The Plan is a defined contribution profit sharing and retirement plan subject to certain provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended.

Plan Administration

The Plan is administered by American Income (the “Plan Administrator”). The duties of the Plan Administrator are to oversee the operations and administration of the Plan in accordance with the specific terms of the Plan, provide for prudent investment of Plan assets, and keeping accurate records and reports. Accordingly, the Plan Administrator has been granted discretionary authority concerning investment and management activities.

The daily operations and record keeping of the Plan are monitored and performed by a third party record keeper. Fidelity Workplace Services (“Fidelity”) became the Plan’s record keeper on December 16, 2024. The Plan’s previous record keeper was Empower Retirement, LLC (“Empower”). The Plan’s trustees, Great West Trust Company and Fidelity Management Trust Company, are responsible for the custody and management of the Plan’s assets. Fidelity Management Trust Company became the Plan’s custodian as of December 16, 2024, however, Great West Trust Company remained as the trustee of the insurance company general account fund through March 2026. In April 2026, the insurance company general account fund fully matured and was closed, and all remaining funds held within this account were transferred to the Fidelity Investment Money Market (“FIMM”) Government Class Fund.

Participating Employers

At the end of 2025 and 2024, the following companies were participating employers in the Plan:

- American Income Life Insurance Company, “American Income”, (Waco, Texas)
- National Income Life Insurance Company, “National Income”, (Liverpool, New York)

All participating employers are either direct or indirect wholly-owned subsidiaries of Globe Life.

Participant Contributions

An employee is eligible to participate in the Plan on the date coincident with their date of hire. Upon entry, eligible employees can contribute up to 75% of their annual pre-tax compensation, subject to certain limitations, and can direct the investment in their participant accounts. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Beginning January 1, 2026, employees who earned more than \$150,000 in the prior year will be required to make all catch-up contributions on a Roth after-tax basis. Pre-tax catch-up contributions will no longer be permitted for employees in this earnings group. Participants may also rollover amounts representing distributions from other eligible retirement plans.

For any employee who becomes an eligible employee and does not affirmatively elect otherwise, that employee will be automatically enrolled with salary deferrals of 3% upon the date coincident with the employee’s one year anniversary from their date of hire. That amount will increase by 1% each Plan Year until the amount reaches 6% of compensation. These increases are effective the first day of the Plan Year following enrollment.

See Report of Independent Registered Public Accounting Firm.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2025 and 2024

NOTE A—DESCRIPTION OF PLAN (Continued)

Participating Employer Contributions

Effective January 1, 2022, the Plan was amended to add a safe harbor matching contribution. Participating employers contribute to the Plan out of their current or accumulated earnings for the year for an amount equal to 100% of the participant's contribution of the first 1% of compensation and 50% of a participant's contributions of the next 5% of a participant's compensation (limited to 6% of participant's compensation). Participating employer contributions commence on the date coincident with the employee's one year anniversary from their date of hire.

An employee is eligible for non-elective discretionary contributions on the one year anniversary of their date of hire with a plan entry date of either January 1 or July 1. For eligible employees, the Company contributed a discretionary employer contribution of 6% of each eligible employee's annual compensation for 2025 and 2024. This annual discretionary contribution may be adjusted at the option of the Board of Directors of American Income. Additionally, any unallocated forfeitures may be added to the discretionary employer contribution and allocated in the same manner to the participants' accounts.

Excess contributions are returned to certain active participants to satisfy certain nondiscrimination provisions of the Plan and are reflected within benefits paid to participants in the accompanying statements of changes in net assets available for benefits.

Participant Accounts

Each participant's account is credited with the participant's contribution, the employer's discretionary and matching contributions and allocation of forfeitures. The benefit to which a participant is entitled is the vested benefit that can be provided from the participant's account.

At termination of employment, participants may withdraw all of their participant accounts and the vested portion of their employer accounts. Participants may make non-emergency, in-service withdrawals of all or a portion of their after-tax participant account and all or a portion of their after-tax employer account, if fully vested. Withdrawals prior to termination of employment are also allowed under prescribed hardship conditions as defined in the Plan agreement or subsequent to age 59½ for any reason.

Notes Receivable from Participants

Any actively employed participant may apply for a general purpose plan loan. The minimum loan amount is \$1,000, and the maximum loan amount is the lesser of (a) \$50,000 reduced by the excess (if any) of the highest outstanding balance of loans from the Plan to the participant during the one year period ending on the day before the loan is made or (b) 50% of the participant's vested account balance. A participant may take more than one loan per calendar year, but may only have one loan outstanding at a time. Loans are secured by the participants' account balances. Loan repayments of principal and interest are made by payroll deduction over a reasonable time period not to exceed 60 months. Currently, the loan interest rate is determined by the trustee using the prime interest rate published by Reuters on the first business day of the month before the loan is originated plus 1%. Interest rates for participant loans range from 4.25% to 9.50% with maturity dates through November 2030.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2025 and 2024

NOTE A—DESCRIPTION OF PLAN (Continued)

Vesting Provisions

Participants have a fully vested and non-forfeitable interest in their own contributions. The participant's employer contributions are vested in accordance with the following schedules:

Discretionary Employer Contributions	
Years of Credited Service	Applicable Non-Forfeitable Percentage
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Safe Harbor Employer Matching Contributions	
Years of Credited Service	Applicable Non-Forfeitable Percentage
Less than 2	0%
2 or more	100%

Termination of the Plan

Although it has expressed no intent to do so, American Income has the right under the Plan to discontinue its contribution at any time and to terminate the Plan subject to the provisions of ERISA. If the Plan is partially or completely terminated, each affected participant will become fully vested in their employer contribution account.

Forfeitures

If an employee incurs five consecutive "one year breaks in service" for any reason other than death or normal retirement, and is not 100% vested in the employer contribution account, then the non-vested portion of the employer contribution account is forfeited. Forfeitures may be allocated to participants as an additional discretionary employer contribution, or, effective January 1, 2022, may also be used to reduce the employer match or pay plan expenses. The Plan had unallocated forfeitures of \$2,800 and \$37,857 at December 31, 2025 and 2024, respectively.

The Plan allocated forfeitures of \$111,306 to participant accounts as an additional discretionary employer contribution for the year ended December 31, 2025. The Plan applied forfeitures of \$3,884 to reduce employer contributions for 2025.

Inter-plan Transfers

Occasionally, certain employees will transfer their balances between the Plan and the Globe Life Inc. Savings and Investment Plan (the "GLSI Plan"). In 2025, \$106,471 was transferred from the Plan to the GLSI Plan.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2025 and 2024

NOTE B—SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP").

Use of Estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with GAAP, under the guidance issued by the Financial Accounting Standards Board ("FASB"), require the Plan administrators to make estimates and assumptions that affect the reported amounts of net assets and changes therein. Actual results could differ from those estimates.

Valuation of Investments

The purchases and sales of securities are recorded on a trade-date basis.

The Plan offers a choice of various mutual funds including (i) money market and bond funds which invest primarily in securities issued or guaranteed by the U.S. Treasury and certain U.S. Government agencies and municipalities that provide income that is generally not subject to state income tax, (ii) fixed-income mutual funds which invest in a diversified group of high-quality, fixed income investments, and (iii) equity funds which invest in common stocks and consist of several individual investment options for various levels of risk tolerance. Investments in mutual funds are recorded at the fair value of the underlying investments. The Plan also offers an investment in the sponsor's common stock.

The Plan's investments are stated at fair value, except for a fully benefit-responsive guaranteed investment contract which is reported at contract value. Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Contract value is the amount Plan participants would receive if they were to initiate permitted transactions under the terms of the Plan.

The Plan offers an investment in a general account fund of Empower. This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. The trustee maintains the contributions in a general account, which is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract is included in the financial statements at contract value as reported to the Plan by Empower. Contract value is equal to contributions received plus interest credited, less payments, withdrawals, or transfers. The interest rate credited on the general account fund varies based on a formula determined by Empower, but will not be less than a guaranteed floor interest rate determined annually. The interest rate credited for 2025 and 2024 was 2.45% and 2.41%, respectively. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Plan management believes that the occurrence of events that would cause the plan to transact at less than contract value is not probable. Empower may not terminate the contract at any amount less than contract value.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer, such as Plan termination, merger, or bankruptcy of the plan sponsor.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2025 and 2024

NOTE B—SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Income

Dividend and interest income is recorded as earned. Globe Life Inc. dividends are earned on the ex-dividend date. Realized gains and losses from sales of investments are calculated on the average cost basis. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held, during the year.

Risks and Uncertainties

The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect participants' account balances and the amounts reported in the financial statements.

Market conditions could result in an unusually high degree of volatility and increase the risks and may affect the short term liquidity associated with certain investments held by the Plan, which could impact the value of investments after the date of these financial statements. Because the values of individual investments fluctuate with market conditions, the amount of gains or losses that will be recognized in subsequent periods, if any, cannot be determined.

Concentrations of Investments

Included in investments at December 31, 2025 and 2024, are shares of the Plan sponsor's common stock of \$68,851 and \$30,920, respectively. This investment represents 0.3% and 0.1% of total investments at December 31, 2025 and 2024, respectively.

Contributions

Employee contributions are recorded when withheld and employer matching contributions are recorded when paid.

Excess Contributions Payable

The Plan is required to return contributions received during the Plan year in excess of the IRC limits. There were no excess contributions due to participants as of December 31, 2025 and 2024.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. If a participant ceases to make loan repayments and the plan administrator deems the loan to be in default, the loan balance is reduced and a benefit payment recorded. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Benefit Payment Provisions

Benefits are recorded when paid. Participants are charged a variety of fees ranging for processing a loan, distributions, withdrawals, non-emergency in-service; age 59 ½; or hardship withdrawals. These fees are deducted from the proceeds paid to the participant and are reflected in the financial statements in "Benefits paid to participants."

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2025 and 2024

NOTE B—SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses

Some of the administrative expenses of the Plan are paid by American Income and its affiliates. Quarterly maintenance and transactional fees are deducted from participants' accounts. The Plan has no obligation to reimburse the administrative expenses paid on its behalf.

Federal Income Taxes

Effective April 19, 2021, American Income adopted the amended and restated Great West Trust Company Defined Contribution Pre-Approved Plan. Effective December 16, 2024, American Income adopted the Fidelity Basic Plan document No. 17. The IRS has issued opinion letters stating that the Great West Trust Company Defined Contribution Pre-Approved Plan and the Fidelity Basic Plan Document No. 17 are acceptable under Section 401(a) of the IRC for use by employers for the benefit of their employees dated November 14, 2022 and June 30, 2020, respectively. American Income is relying on the opinion letter (in accordance with Announcement 2017-41) that the Plan meets the qualification requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE C—FAIR VALUE MEASUREMENTS

U.S. GAAP establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1—inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2—inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3—Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of the observable inputs and minimize the use of unobservable inputs.

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2025 and 2024

NOTE C—FAIR VALUE MEASUREMENTS (Continued)

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used as of December 31, 2025 and 2024.

Common stocks—Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds—Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission ("SEC"). These mutual funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are actively traded.

Short term investments—Valued at the NAV of shares by the Plan at year end.

The methods previously described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth, by level within the fair value hierarchy, the Plan's investments measured at fair value on a recurring basis as of December 31, 2025 and 2024:

2025				
	Level 1	Level 2	Level 3	Total
Common stocks	\$ 68,851	\$ —	\$ —	\$ 68,851
Mutual funds	22,414,145	—	—	22,414,145
Short-term investments	238,767	—	—	238,767
Total investments, at fair value	<u>\$ 22,721,763</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 22,721,763</u>
2024				
	Level 1	Level 2	Level 3	Total
Common stocks	\$ 30,920	\$ —	\$ —	\$ 30,920
Mutual funds	19,605,286	—	—	19,605,286
Short-term investments	170,046	—	—	170,046
Total investments, at fair value	<u>\$ 19,806,252</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 19,806,252</u>

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2025 and 2024

NOTE D—RELATED PARTY TRANSACTIONS AND EXEMPT PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of Globe Life common stock. Globe Life is the Plan sponsor and Empower and subsequently Fidelity are the trustee and recordkeeper, as defined by the Plan. The Plan also allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan, including Globe Life. These transactions, including purchases and sales are based on the instructions of the Plan participants and in accordance with the pertinent provisions of the Plan.

Certain Plan investments include shares of mutual funds and an insurance company general account fund managed by Empower Retirement through December 15, 2024 and subsequently managed by Fidelity. Therefore, these transactions qualify as party-in-interest transactions. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan and are specifically exempt from the prohibition of party-in-interest transactions under ERISA.

The Plan issues loans to participants under the deferred arrangement portion of the Plan, which are secured by the vested balances in the participants' accounts.

Administrative revenues arise when investment managers return a portion of the investment fees to the trustee to offset the administrative expenses. Any excess resulting from this revenue sharing is credited back to participants on a pro rata basis for selected investments.

Certain plan investments are shares of Globe Life Inc. common stock valued at \$68,851 as of December 31, 2025, with a cost basis of \$54,360.

During the year ended December 31, 2025, purchases of Globe Life Inc. shares by the Plan totaled \$57,302 and sales of Globe Life Inc. shares by the Plan totaled \$24,843. The Plan recorded dividend income of \$375 during the year ended December 31, 2025.

NOTE E—PLAN AMENDMENTS AND CHANGES IN PLAN OPERATIONS

Effective August 13, 2024, the Plan document was amended for the inclusion of bonus compensation in pre-tax compensation eligible for contributions as well as the inclusion of bonus compensation for matching contributions retroactive to November 1, 2017 and January 1, 2022, respectively.

NOTE F—SUBSEQUENT EVENTS

Globe Life has evaluated events related to the Plan subsequent to December 31, 2025, and through June 26, 2026, the date the financials were available to be issued. Other than those disclosed in Note A, no other subsequent events were identified that require adjustment or disclosure in the financial statements.

SUPPLEMENTAL INFORMATION

AMERICAN INCOME LIFE INSURANCE COMPANY
EXEMPT EMPLOYEES 401(k) PROFIT SHARING PLAN
December 31, 2025

Schedule H, Part IV, Line 4i
Schedule of Assets (Held at the End of the Year)
E.I.N. 74-1365936
Plan Number 001

Identity of Issuer	Description of Investment	Cost	Current Value
* Globe Life Inc.	\$1 par value of common stock	**	\$ 68,851
Mutual Funds:			
American Funds	American Funds 2010 Trgt Date Retire R6	**	1,292
American Funds	American Funds 2015 Trgt Date Retire R6	**	162,140
American Funds	American Funds 2020 Trgt Date Retire R6	**	1,449,073
American Funds	American Funds 2025 Trgt Date Retire R6	**	614,292
American Funds	American Funds 2030 Trgt Date Retire R6	**	1,004,184
American Funds	American Funds 2035 Trgt Date Retire R6	**	1,089,270
American Funds	American Funds 2040 Trgt Date Retire R6	**	2,709,585
American Funds	American Funds 2045 Trgt Date Retire R6	**	1,631,723
American Funds	American Funds 2050 Trgt Date Retire R6	**	1,623,874
American Funds	American Funds 2055 Trgt Date Retire R6	**	480,470
American Funds	American Funds 2060 Trgt Date Retire R6	**	264,505
American Funds	American Funds 2065 Trgt Date Retire R6		16,062
American Funds	American Funds New World R6	**	206,475
American Funds	American Funds Income Fund of America R6	**	948,049
Hartford Funds	Hartford International Opportunities R6	**	172,949
Dimensional Fund Advisors	Vanguard Developed Markets Index ADMIRALVTMGX	**	982,320
Vanguard	Vanguard Emerging Markets Stock IDX ADM	**	331,481
Black Rock	Blackrock Health Sciences Opps K	**	13,296
T. Rowe Price	T. Rowe Price Science & Tech I	**	214,977
AllianceBernstein	AB Small Cap Growth Z	**	28,050
DFA	DFA US Targeted Value I	**	110,890
Vanguard	Vanguard Small Cap Index ADM	**	529,863
T. Rowe Price	T. Rowe Price Diversified Mid Cap GR I	**	266,813
Vanguard	Vanguard Mid Cap Index ADM	**	415,893
Vanguard	Vanguard Selected Value INV	**	32,481
Diamond Hill Funds	Diamond Hill Large Cap Y	**	437,676
T. Rowe Price	T. Rowe Price Blue Chip Growth I	**	2,081,013
Vanguard	Vanguard 500 Index Admiral	**	3,045,576
Metropolitan West Funds	Metropolitan West Total Return Bond PLANMWTSX	**	523,197
PGIM	PGIM High Yield R6	**	300,717
Vanguard	Vanguard Total Bond Market Index ADM	**	725,959
			22,414,145
Short-Term Investments:			
* Fidelity	Fidelity STIF	**	61,634
* Fidelity	FIMM Government CL I	**	177,133
			238,767
Insurance Company General Account Fund:			
Empower Annuity Insurance Company of America	Empower Investments Fixed Account - Series Class V	**	2,064,935
			24,786,698
Notes Receivable from Participants:			
* Participant Loans	Interest rates of 4.25% to 9.50%, maturing through November 2030	\$ —	435,961
			<u>\$ 25,222,659</u>

* Indicates a party-in-interest to the Plan

** Cost is omitted when reporting investments that are participant directed

Index of Exhibits

99.1	Consent of Deloitte & Touche LLP to the incorporation by reference of their independent registered public accounting firm report dated June 26, 2026, into Form S-8 Registration Statement No. 333-225992.
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Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the Plan Administrative Committee has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

American Income Life Insurance Company Exempt Employees 401(k) Profit Sharing Plan

By: /s/ Thomas P. Kalmbach
Thomas P. Kalmbach, Member
Plan Administrative Committee

By: /s/ Melissa A. Guest
Melissa A. Guest, Member
Plan Administrative Committee

By: /s/ Travis W. Korth
Travis W. Korth, Member
Plan Administrative Committee

By: /s/ Alice A. Lowry
Alice A. Lowry, Member
Plan Administrative Committee

By: /s/ John O. Norton
John O. Norton, Member
Plan Administrative Committee

By: /s/ Dana S. Sigler
Dana S. Sigler, Member
Plan Administrative Committee

By: /s/ Dolores L. Skarjune
Dolores L. Skarjune, Member
Plan Administrative Committee

Date: June 26, 2026

CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

We consent to the incorporation by reference in Registration Statement No. 333-225992 on Form S-8 of our report dated June 26, 2026, relating to the financial statements and supplemental schedule of American Income Life Insurance Company Exempt 401(k) Profit Sharing Plan, appearing in this Annual Report on Form 11-K for the year ended December 31, 2025.

/s/ DELOITTE & TOUCHE LLP

Dallas, Texas
June 26, 2026