

Torchmark Corporation
2001 Third Avenue, South
Birmingham, Alabama 35233-2186
205 325 4243
205 325 4198 (Fax)

Carol A. McCoy
Vice President,
Associate Counsel and Secretary



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VIA HAND DELIVERY

RECEIVED
OFFICE OF THE SECRETARY

AUG 13 2002

August 12, 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549

Re: Torchmark Corporation Sworn Statements

Dear Mr. Katz:

Pursuant to an Order of the Securities and Exchange Commission requiring the filing of sworn statements pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934 (File No. 4-460), enclosed please find a sworn statement from each of C.B. Hudson, Chairman and Chief Executive Officer (Principal Executive Officer) and Gary L. Coleman, Executive Vice President and Chief Financial Officer (Principal Financial Officer), of Torchmark Corporation.

Please acknowledge receipt of this letter and the attached sworn statements by stamping and returning the enclosed copy of this letter to the delivery messenger.

If you have any questions, I may be contact at 205-325-4243.

Very truly yours,

Handwritten signature of Carol A. McCoy in cursive script.
Carol A. McCoy

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STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, Gary L. Coleman, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of Torchmark Corporation, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with the Audit Committee of the Board of Directors of Torchmark Corporation.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Form 10-K for the fiscal year ended December 31, 2001 of Torchmark Corporation;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Torchmark Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.

Gary L. Coleman
Gary L. Coleman
August 9, 2002

Subscribed and sworn to before me this 9TH day of August, 2002.

Kelly Lilley Kinser
Notary Public

My Commission Expires:

08-01-05

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