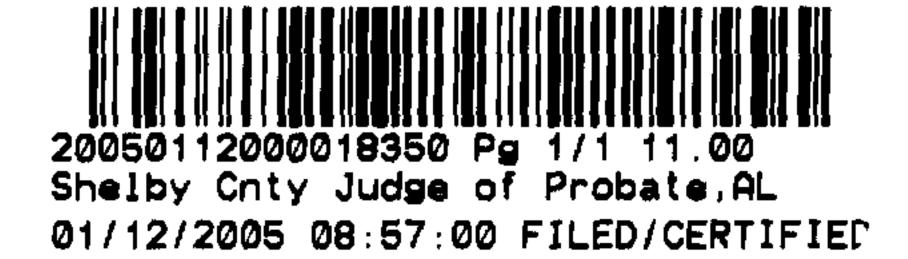
RECEIVED JAN 1 0 2005

STATE OF ALABAMA,

COUNTY OF SHELBY.

Patricia Yeager Fuhrmeister Judge of Probate

DISCLAIMER OF PROPERTY INTEREST



I, Harry L. Phillips, am a devisee of property under the terms of the will of Sue S. Phillips, deceased, as admitted to probate in the Probate Court of Shelby County, Case No. PR#2003-000265.

Under the provisions of Section 43-8-290 of the Alabama Code (The Alabama Uniform Disclaimer of Property Interests Act), and Section 2518 of the Internal Revenue Code (Disclaimer), I do hereby disclaim as beneficiary of the Family Trust created under the will of Sue S. Phillips the following property:

1152 Shares of Torchmark Corporation/Liberty National stock

I also hereby disclaim any interest in this property devised to me under the terms of the will of Sue S. Phillips, deceased, or by operation of law.

It is the intent that as a result of this disclaimer, the interest in the property disclaimed above devolve to someone other than me.

I certify that a copy of this disclaimer is filed in the Probate Court of Shelby County, Case Number PR#2003-000265, and a copy of this disclaimer delivered to the Personal Representative of the Estate of Sue S. Phillips, deceased. This disclaimer is intended to be a "Qualified Disclaimer".

IN WITNESS WHEREOF, I have hereunto set my hand and seal this $\cancel{\cancel{14}}$ day of $\cancel{\cancel{14}}$, 2004.

Harry L. Phillips

STATE OF ALABAMA,

JEFFERSON COUNTY.

Before me, the undersigned, a notary public in and for said county and said state, personally appeared Harry L. Phillips, who being first duly sworn, makes oath that he has read the foregoing document and knows the contents thereof, and that he is informed and believes, and, upon such information and belief, avers that the facts alleged therein are true and correct.

Given under my hand, this /4 day of January

Notary Public