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SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 11-K

ANNUAL REPORT Pursuant to Section 15(d) of the
Securities Exchange Act of 1934 for the
Fiscal year ended December 31, 2007

SEC Mail
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Section
JUN 30 2008
Washington, DC
106

OR

TRANSITION REPORT Pursuant to Section 15(d) of the
Securities Exchange Act of 1934 for the
Transition Period from _____ to _____

Commission File Number 1-8052

LIBERTY NATIONAL LIFE INSURANCE COMPANY
401(K) PLAN
2001 Third Avenue South
Birmingham, Alabama 35233
(205) 325-2700
(Full title of the Plan)

TORCHMARK CORPORATION
3700 South Stonebridge Drive
McKinney, Texas 75070
972-569-4000
(Name of issuer of the securities held pursuant to the plan)

Total number of pages in this report is 16.
Index of Exhibits at page ____.

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Lane Gorman Trubitt, L.L.P.
Accountants & Advisors

Report of Independent Registered Public Accounting Firm

To the Administrative Committee of the
Liberty National Life Insurance Company 401(k) Plan

We have audited the accompanying statement of net assets available for benefits of the Liberty National Life Insurance Company 401(k) Plan as of December 31, 2007, and the related statement of changes in net assets available for benefits for the year then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with the auditing standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Liberty National Life Insurance Company 401(k) Plan as of December 31, 2007, and the changes in net assets available for benefits for the year then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audit was made for the purpose of forming an opinion on the basic 2007 financial statements taken as a whole. The supplemental Schedule of Assets (Held at the End of the Year) as of December 31, 2007, is presented for the purpose of additional analysis and is not a required part of the basic 2007 financial statements, but is supplementary information required by the United States Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in the audit of the basic 2007 financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic 2007 financial statements taken as a whole.

LANE GORMAN TRUBITT, L.L.P.

Dallas, Texas
June 25, 2008

2 of 16

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Administrative Committee of the
Liberty National Life Insurance Company 401(k) Plan:

We have audited the accompanying statement of net assets available for benefits of the Liberty National Life Insurance Company 401(k) Plan (the "Plan") as of December 31, 2006, and the related statement of changes in net assets available for benefits for the year then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The Plan is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we express no such opinion. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and the significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, such financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2006, and the changes in net assets available for benefits for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Deloitte + Touche LLP

June 22, 2007

LIBERTY NATIONAL LIFE INSURANCE COMPANY 401(k) PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2007	2006
ASSETS		
Investments, at fair value:		
Torchmark Corporation common stock	\$2,630,029	\$3,384,891
Waddell & Reed Financial, Inc. class A common stock	40,132	37,045
Pooled separate accounts	3,545,934	3,191,361
Unallocated annuity contract	1,505,372	1,535,593
Loans to participants	163,300	0
Short-term investments	106,429	112,447
	7,991,196	8,261,337
Accrued investment income	473	339
Net assets available for benefits at fair value	7,991,669	8,261,676
Adjustments from fair value to contract value for fully benefit responsive investment contracts	24,796	50,118
Net assets available for benefits	\$8,016,465	\$8,311,794

See accompanying notes to financial statements.

LIBERTY NATIONAL LIFE INSURANCE COMPANY 401(k) PLAN

Statements of Changes in Net Assets Available for Benefits

	Years Ended December 31,	
	2007	2006
Investment income:		
Cash dividends - Torchmark and Waddell & Reed common stock	\$26,057	\$29,374
Dividends on pooled separate accounts and unallocated annuity contract	59,764	58,169
Interest income - loans to participants	7,493	0
Interest income - short-term investments	3,482	4,957
	96,796	92,500
Net appreciation in fair value of investments	230,343	807,726
Contributions:		
Participant contributions	1,070,505	1,229,750
Employer contributions	237,931	291,474
	1,308,436	1,521,224
Benefits paid to participants	1,930,904	1,918,357
Net increase (decrease) in net assets	(295,329)	503,093
Net assets available for benefits:		
Beginning of plan year	8,311,794	7,808,701
End of plan year	\$8,016,465	\$8,311,794

See accompanying notes to financial statements.

**LIBERTY NATIONAL LIFE INSURANCE COMPANY 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE A - Summary of Significant Accounting Policies

The Liberty National Life Insurance Company 401(k) Plan (the "Plan") was adopted on December 28, 1995 by the Board of Directors of Liberty National Life Insurance Company ("Liberty National") and became effective as of January 1, 1995.

Valuation of securities - The investment in common stock of Torchmark Corporation ("Torchmark"), the parent company of Liberty National, is stated at fair value based upon the closing sales price on the New York Stock Exchange. The closing price per share of Torchmark common stock at December 31, 2007 and 2006 was \$60.53 and \$63.76, respectively.

The investment in common stock of Waddell & Reed Financial, Inc. ("Waddell & Reed") is stated at fair value based upon the closing sales price on the New York Stock Exchange. The closing price per share of Waddell & Reed common stock was \$36.09 and \$27.36 at December 31, 2007 and 2006, respectively.

Participant loans are valued at cost, which approximates fair value. Interest on participant loans is recognized as earned.

Short-term investments are valued at cost, which approximates fair value.

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

The Plan offers a choice of various mutual funds via pooled separate accounts 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 instrumentalities 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 pooled separate accounts are recorded at the fair value of the underlying mutual funds, which are based on quoted market prices.

The Plan offers an investment in an unallocated annuity contract of the Plan trustee. 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 fair value and then adjusted to contract value as reported to the Plan by the trustee. Fair value of the contract is calculated by discounting the related cash flows based on current yields of similar instruments with comparable durations. Contract value is equal to contributions received plus interest credited, less payments, withdrawals or transfers. The interest rate credited on the unallocated annuity contract varies based on a formula determined by the Plan trustee, but will not be less than a guaranteed floor interest rate determined annually. The interest rate credited from January 1, 2007 through July 31, 2007 was 3.80%, and the interest rate credited from August 1, 2007 through December 31, 2007 was 4.00%. The interest rate credited during 2006 was 3.80%. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The contract has certain restrictions that impact the ability to collect the full contract value, for example, the Plan may not withdraw more than 20% of the beginning of the year balance of the contract without incurring a penalty. Plan management believes that the occurrence of events that would cause the plan to transact at less than contract value is not probable. The trustee may not terminate the contract at any amount less than contract value.

NOTE A - Summary of Significant Accounting Policies (continued)

As described in Financial Accounting Standards Board Staff Position FSP AAG INV-1 and SOP 94-4-1, *Reporting of Fully Benefit-Responsive Investment Contracts Held by Certain Investment Companies Subject to the AICPA Investment Company Guide and Defined-Contribution Health and Welfare and Pension Plans* (the "FSP"), investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required by the FSP, the statements of net assets available for benefits present the fair value of the unallocated annuity contract and the adjustment from fair value to contract value. The accompanying statements of changes in net assets available for benefits are prepared on a contract value basis. The fair value of the Plan's interest in the unallocated annuity contract is based on information reported by the issuer at year end. The contract value represents contributions plus earnings, less participant withdrawals and administrative expenses.

Basis of presentation - The accompanying financial statements have been prepared using the accrual method of accounting

Use of estimates in the preparation of financial statements - The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires 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.

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 that such changes could materially affect the amount reported in the statements of net assets available for benefits.

Revenue recognition - Dividend income is recorded as earned. Torchmark and Waddell & Reed dividends are earned on the ex-dividend date. Realized gains and losses from sales of investments are calculated on the average cost basis.

Administrative expenses - Administrative expenses of the Plan are paid by Liberty National and its affiliates.

Federal income taxes - Liberty National received a determination letter dated August 14, 2002, from the Internal Revenue Service stating that the Plan qualifies under Section 401(k) of the Internal Revenue Code ("IRC") and, therefore, is exempt from federal income tax. Although the Plan has been amended since receiving the determination letter, the administrative committee and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

NOTE A - Summary of Significant Accounting Policies (continued)

Recent accounting pronouncement – In September 2006, the Financial Accounting Standards Board issued Statement on Financial Accounting Standards No. 157 (“FAS 157”), *Fair Value Measurement*. This standard clarifies the definition of fair value for financial reporting, establishes a framework for measuring fair value and requires disclosures about the use of fair value measurements. FAS 157 is effective for financial statements issued for fiscal years beginning after November 15, 2007. Plan management is currently evaluating the effect that the provisions of FAS 157 will have on the Plan’s financial statements.

NOTE B - Description of Plan

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 retirement plan subject to certain provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), as amended.

Participant contributions - To be eligible to participate, an employee must have been hired on or after January 1, 1995 and must complete a year of credited service with a sponsoring employer. Eligible employees, upon enrollment, can contribute up to 30% of their annual compensation, subject to certain limitations, and can direct the investment in their participant and employer accounts.

Participating employer contributions - Participating employers contribute to the Plan out of their current or accumulated earnings for the year, an amount equal to 35% of a participant's contributions (limited to 6% of a participant's compensation).

Participant accounts – Each participant’s account is credited with the participant’s contribution, the employer’s matching contribution and allocations of Plan investment earnings based on the pro rata ownership share of the investment that generated the earnings. The benefit to which a participant is entitled is the vested benefit that can be provided from the participant’s account.

Participant loans – Any actively employed participant may apply for a Plan loan. The minimum loan amount is \$1,000, and the maximum loan amount is the lesser of \$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 50% of the participant’s vested account balance. A participant may not take more than one loan per calendar year, and a participant may not have more than one outstanding loan 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 in the Wall Street Journal on the last business day of the month plus 1%.

At the end of 2007 and 2006, the following companies were participating employers in the Plan:

- (a) Liberty National, (Birmingham, Alabama)
- (b) United Investors Life Insurance Company, "United Investors",
(Birmingham, Alabama)

NOTE B - Description of Plan (continued)

Vesting provisions - Participants have a fully vested and non-forfeitable interest in their own account. For participants with one or more hours of credited service on or after January 1, 2002, the participant's employer account is vested in accordance with the following schedule:

<u>Years of Credited Service</u>	<u>Applicable Non-forfeitable Percentage</u>
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%

For participants with no credited service on or after January 1, 2002, the participant's employer account is vested in accordance with the following schedule:

<u>Years of Credited Service</u>	<u>Applicable Non-forfeitable Percentage</u>
less than 2	0%
2 but less than 3	10%
3 but less than 4	20%
4 but less than 5	40%
5 but less than 6	60%
6 but less than 7	80%
7 or more	100%

Benefit payment provisions - Participants who terminate may withdraw all or part of their participant account and the vested portion of their employer account. All benefits under this Plan shall be paid as single sums. The participant can take payments in cash or shares. Withdrawals prior to termination of employment are allowed only under prescribed hardship conditions as defined in the Plan agreement or subsequent to age 59 ½ for any reason. Benefits are recorded when paid. Participants are charged a \$25 fee for processing a hardship withdrawal or a withdrawal after age 59 ½. These fees are deducted from the proceeds paid to the participant and are reflected in the financial statements in "Benefits paid to participants."

Termination of the Plan - Although it has expressed no intent to do so, Liberty National 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 his 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 are applied to reduce subsequent contributions of the employer. The Plan had forfeitures of \$77,210 and \$68,553 in 2007 and 2006, respectively.

NOTE C - Investments

The following table presents the investments of the Plan's net assets:

	December 31,	
	2007	2006
Pooled Separate Accounts:		
Oppenheimer Capital Appreciation	\$ 417,872	\$ 409,038
Fidelity Advisor Equity Growth ¹	0	328,144
Fidelity Advisor Mid Cap	500,034	484,572
ING Intermediate Bond	29,550	36,348
ING GNMA Income Fund	54,745	49,159
ING VP Strategic Allocation Balanced Portfolio ²	0	4,494
ING VP Strategic Allocation Growth Portfolio ²	0	17,662
ING VP Strategic Allocation Income Portfolio ²	0	2,022
ING Solution 2015 Portfolio ²	58,713	0
ING Solution 2025 Portfolio ²	34,241	0
ING Solution 2035 Portfolio ²	23,349	0
ING Solution 2045 Portfolio ²	43,389	0
Pioneer High Yield	83,003	70,574
Templeton Global Bond	63,261	62,801
Income Fund of America	213,089	221,264
AIM Global Health Care	324,312	311,808
EuroPacific Growth	455,622	326,123
Fidelity VIP Contrafund ¹	472,470	151,619
Baron Growth	152,562	154,006
Lord Abbett Small Cap Value	356,401	259,035
T. Rowe Price Science & Technology	58,328	120,040
J. P. Morgan Mid Cap Value Portfolio ³	103,030	100,780
ING American Century Small-Mid Cap Value Portfolio ³	27,729	24,617
T. Rowe Price Equity Income Fund ³	74,234	57,255
	<u>\$3,545,934</u>	<u>\$3,191,361</u>
Unallocated Annuity Contract – ING Fixed Account	<u>\$1,505,372</u>	<u>\$1,535,593</u>
Torchmark Corporation common stock	<u>\$2,630,029</u>	<u>\$3,384,891</u>
Waddell & Reed Financial, Inc. class A common stock	<u>\$ 40,132</u>	<u>\$ 37,045</u>
Investors Bank & Trust Investcash Fund	<u>\$ 106,429</u>	<u>\$ 112,447</u>
Participant Loans	<u>\$ 163,300</u>	<u>\$ 0</u>

1. Effective November 1, 2007, the Fidelity Advisor Equity Growth Fund was removed as an investment option. Existing balances were mapped into the Fidelity VIP Contrafund. The Pioneer Fund – A was added as an investment option on November 1, 2007, but at December 31, 2007, no participants have an investment in this fund.

2. Effective December 29, 2006, the INGVP Strategic Allocation Balanced Portfolio, the ING VP Strategic Allocation Growth Portfolio and the ING VP Strategic Allocation Income Portfolio were removed as investment options. On January 2, 2007, existing balances in the ING VP Strategic Allocation Balanced Portfolio were mapped into the ING Solution 2025 Portfolio, existing balances in the ING VP Strategic Allocation Growth Portfolio were mapped into the ING Solution 2035 Portfolio and existing balances in the ING Strategic Allocation Income Portfolio were mapped into the ING Solution 2015 Portfolio. The ING Solution 2015 Portfolio, ING Solution 2025 Portfolio, ING Solution 2035 Portfolio, ING Solution 2045 Portfolio and ING Solution Income Portfolio were new funds as of January 2, 2007. At December 31, 2007, no plan participants have an investment in the ING Solution Income Portfolio.

3. J. P. Morgan Mid Cap Value Portfolio, ING American Century Small-Mid Cap Value Portfolio and T. Rowe Price Equity Income were new funds as of January 3, 2006.

NOTE C – Investments (continued)

During the years ended December 31, 2007 and 2006, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value as follows:

	December 31	
	2007	2006
Common stocks	(\$131,070)	\$494,249
Pooled separate accounts and unallocated annuity contract	<u>361,413</u>	<u>313,477</u>
	<u>\$230,343</u>	<u>\$807,726</u>

NOTE D - Related Party Transactions

The participants are allowed to purchase and to subsequently sell the common stock of Torchmark, which is the parent of the Plan sponsor. Such purchases and sales, which are considered party-in-interest transactions, were handled by Investors Bank & Trust, a party-in-interest to the Plan, during 2007 and 2006 based on the instructions of the Plan participants and in accordance with the pertinent provisions of the Plan. From time to time, monies not yet invested in Torchmark common stock and Waddell & Reed common stock are deposited in an interest-bearing short-term fund. These funds were deposited in the Investors Bank & Trust Investcash Fund.

NOTE E – Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2007 and 2006.

	December 31,	
	2007	2006
Net assets available for benefits:		
Investments, at fair value	\$ 7,991,669	\$ 8,261,676
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	<u>24,796</u>	<u>50,118</u>
Total investments (current value column) per Form 5500 Schedule of Assets (Held at End of Year)	<u>\$ 8,016,465</u>	<u>\$ 8,311,794</u>

LIBERTY NATIONAL LIFE INSURANCE COMPANY 401 (k) PLAN

**Schedule H, Part IV, Line 4i
Schedule of Assets (Held at the End of the Year)**

December 31, 2007

Identity of Issue	Description of Investment	Current Value
* Torchmark Corporation	43,450 shares \$1 par value common stock	\$2,630,029
Waddell & Reed Financial, Inc.	1,112 shares \$1 par value class A common stock	40,132
* ING Financial Advisers, LLC	Pooled Separate Accounts:	
	43,091 units Oppenheimer Capital Appreciation	417,872
	31,890 units Fidelity Advisor Mid Cap	500,034
	2,227 units ING Intermediate Bond	29,550
	4,279 units ING GNMA Income	54,745
	4,743 units ING Solution 2015 Portfolio	58,713
	2,665 units ING Solution 2025 Portfolio	34,241
	1,754 units ING Solution 2035 Portfolio	23,349
	3,156 units ING Solution 2045 Portfolio	43,389
	4,941 units Pioneer High Yield	83,003
	2,881 units Templeton Global Bond	63,261
	8,233 units Income Fund of America	213,089
	8,463 units AIM Global Health Care	324,312
	7,207 units EuroPacific Growth	455,622
	29,116 units Fidelity VIP Contrafund	472,470
	7,513 units Baron Growth	152,562
	14,807 units Lord Abbett Small Cap Value	356,401
	5,918 units T. Rowe Price Science & Technology	58,328
	1,726 units ING American Century Small-Mid Cap Value Portfolio	27,729
	5,539 units J. P. Morgan Mid Cap Value Portfolio	103,030
	3,865 units T. Rowe Price Equity Income	74,234
		<u>3,545,934</u>
* ING Financial Advisers, LLC	Unallocated Annuity Contract - ING Fixed Account	1,530,168
* Participant Loans	Loans to Plan participants, various interest rates, maturing from 1 to 60 months	163,300
* Investors Bank & Trust	106,429 shares Investors Bank & Trust investcash Fund	<u>106,429</u>
		<u>\$8,015,992</u>

* Indicates a party-in-interest to the Plan

Index of Exhibits

- 99 (a) – (1) Consent of Deloitte & Touche LLP to the incorporation by reference of their audit report dated February 28, 2008 into Form S-8 of the Liberty National Life Insurance Company 401 (K) Plan (Registration No. 33-65507) (incorporated by reference from Exhibit 23 (e) to Form 10-K of Torchmark Corporation for the year ended December 31, 2007).
- 99 (a) – (2) Consent of Deloitte & Touche LLP to the incorporation by reference of their independent registered public accounting firm report dated June 25, 2007 into Form S-8 Registration Statement No. 33-65507.
- 99 (a)-- (3) Consent of Lane Gorman Trubitt LLP to incorporation by reference of their independent registered public accounting firm report dated June 25, 2008, into Form S-8 Registration Statement No. 33-65507.

Signatures

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

LIBERTY NATIONAL LIFE
INSURANCE COMPANY
401(K) PLAN

By: Anthony L. McWhorter
Anthony L. McWhorter, Member
Administrative Committee

By: Frank M. Svoboda
Frank M. Svoboda, Member
Administrative Committee

By: Dennis R. Luft
Dennis R. Luft, Member
Administrative Committee

Date: June 27 2008

Deloitte.

Deloitte & Touche LLP
JPMorgan Chase Tower
2200 Ross Avenue, Suite 1600
Dallas, TX 75201-6778
USA

Tel: +1 214 840 7000
www.deloitte.com

CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

We consent to the incorporation by reference in Registration Statement No. 33-65507 of Torchmark Corporation on Form S-8 of our report dated June 22, 2007 appearing in the Annual Report on Form 11-K of Liberty National Life Insurance Company 401(k) Plan for the year ended December 31, 2006.

Deloitte + Touche LLP

June 26, 2008

Exhibit 99 (a) - (3)

Consent of Independent Registered Public Accounting Firm

We consent to the incorporation by reference in the Registration Statement (Form S-8 No. 33-65507) pertaining to the Liberty National Life Insurance Company 401(k) Plan, of our report dated June 25, 2008, with respect to the financial statements and supplemental schedule of the Liberty National Life Insurance Company 401(k) Plan included in this Annual Report (Form 11-K) for the year ended December 31, 2007.

LANE GORMAN TRUBITT, L.L.P.

Dallas, Texas
June 25, 2008

END